

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Anne Marie Steele

)
) **Case No. 19-24425-CMB**
)
) **Chapter 13**
) **Debtor(s).**
)

ORDER OF COURT
(Check Boxes That Apply)

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**
On Interim Basis Solely as Adequate February 24, 2022
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1797, beginning 4/22 . To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
-
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
-

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☐ K. Additional Terms and Conditions:
-

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

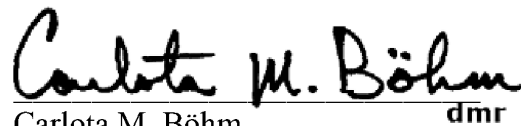
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: April 14, 2022


dmr

Carlota M. Böhm

Chief United States Bankruptcy Court Judge

cc: All Parties in Interest to be served by Clerk

FILED
4/14/22 8:39 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Ann Marie Steele
Debtor

Case No. 19-24425-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2022

User: auto
Form ID: pdf900

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db	+ Ann Marie Steele, 513 California Hollow Road, Imperial, PA 15126-9141
sp	+ Merle Mermelstein, Silberblatt Mermelstein, P.C., 1501 Ardmore Boulevard, Suite 101, Pittsburgh, PA 15221-4451
cr	+ TOWNSHIP OF NORTH FAYETTE AND WEST ALLEGHENY SCHOO, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15156666	+ Bank of America NA, PO Box 31785, Tampa, FL 33631-3785
15156668	+ Carvana, 63 Pierce Road, Winder, GA 30680-7280
15174775	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15156673	+ Duquesne Light Company, Payment Process Center, PO Box 67, Pittsburgh, PA 15267-0067
15156674	+ First Associates Loan Servicing LLC, as agent for Loan Depot LLC, PO Box 503430, San Diego, CA 92150-3430
15156688	+ Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15156689	+ Reproductive Health Specialists, 419 Rodi Road, Pittsburgh, PA 15235-4520
15156692	+ The Money Source Inc, 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
15187038	+ The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
15183792	+ Township of North Fayette & West Allegheny SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15185276	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 14 2022 23:29:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 14 2022 23:25:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Apr 14 2022 23:25:00	THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
15156665	+ Email/Text: bk@avant.com	Apr 14 2022 23:25:00	Avant Credit, Inc, 222 North LaSalle Street, Suite 1700, Chicago, IL 60601-1101
15156666	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 14 2022 23:25:00	Bank of America NA, PO Box 31785, Tampa, FL 33631-3785
15156667	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 14 2022 23:30:10	CACH LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15156670	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 14 2022 23:25:00	Comenity Bank / Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15156671	+ Email/PDF: creditonebknofications@resurgent.com	Apr 14 2022 23:30:25	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875

District/off: 0315-2

User: auto

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15156672	+ Email/Text: bnc-quantum@quantum3group.com	Apr 14 2022 23:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15185529	+ Email/Text: kburkley@bernsteinlaw.com	Apr 14 2022 23:25:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15168099	+ Email/Text: ebnjts@grblaw.com	Apr 14 2022 23:25:00	Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, 14th Floor, Pittsburgh PA 15219-6107
15156675	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 14 2022 23:25:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15256515	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 14 2022 23:25:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15156669	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 14 2022 23:29:30	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15156680	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 23:29:57	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15188654	+ Email/Text: Documentfiling@lciinc.com	Apr 14 2022 23:25:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15156678	+ Email/Text: EBNBKNOT@ford.com	Apr 14 2022 23:25:00	Lincoln Automotive Financial, 12110 Emmet Street, Omaha, NE 68164-4263
15156679	+ Email/Text: EBNBKNOT@ford.com	Apr 14 2022 23:25:00	Lincoln Automotive Financial Services, PO Box 62180, Colorado Springs, CO 80962-2180
15156681	+ Email/Text: bankruptcy@marinerfinance.com	Apr 14 2022 23:25:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15156682	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 14 2022 23:25:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15156683	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2022 23:25:00	PA Department of Revenue, Bankruptcy Department, PO Box 280946, Harrisburg, PA 17128-0946
15156684	Email/Text: Bankruptcy.Notices@pnc.com	Apr 14 2022 23:25:00	PNC Bank NA, PO Box 94982, Cleveland, OH 44101
15156685	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 14 2022 23:30:25	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
15166785	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 14 2022 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15156687	+ Email/Text: bnc-quantum@quantum3group.com	Apr 14 2022 23:25:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15156686	+ Email/Text: bnc-quantum@quantum3group.com	Apr 14 2022 23:25:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15156691	+ Email/PDF: gecsed@recoverycorp.com	Apr 14 2022 23:29:31	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
15156955	+ Email/PDF: gecsed@recoverycorp.com	Apr 14 2022 23:30:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15156692	+ Email/Text: BK@servicingdivision.com	Apr 14 2022 23:25:00	The Money Source Inc, 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
15187038	+ Email/Text: BK@servicingdivision.com	Apr 14 2022 23:25:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
15156693	+ Email/PDF: ebn_ais@aisinfo.com	Apr 14 2022 23:29:40	Verizon, by American InfoSource LP as agent, PO

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User: auto

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15183517

Email/PDF: ebn_ais@aisinfo.com

Box 248838, Oklahoma City, OK 73124-8838

Apr 14 2022 23:29:40

Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carvana, LLC
cr		The Money Source Inc.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
15183428	*	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15156677	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
15156676	*+	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15173732	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15180019	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15180020	*	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15156690	##+	ReproSource, 300 Trade Center, Suite 6540, Woburn, MA 01801-7436

TOTAL: 2 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Ann Marie Steele dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforruptcy.com
Danielle Boyle-Ebersole	on behalf of Creditor Carvana LLC dboyle-ebersole@orlans.com, PABKAttorneyecf@orlans.com
Jeffrey R. Hunt	on behalf of Creditor TOWNSHIP OF NORTH FAYETTE AND WEST ALLEGHENY SCHOOL DISTRICT jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

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Ronda J. Winnecour

cmechf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8